



**STATEMENTS OF FINANCIAL CONDITION
AS OF JULY 31, 2025
(Unaudited)**

	ANNUAL COMPARISON						MONTH COMPARISON					
<u>ASSETS</u>	7/31/2025	%	7/31/2024	%	CHANGE	% CHANGE	7/31/2025	%	6/30/2025	%	CHANGE	% CHANGE
Gross Loans (Note 1)	\$ 619,097,326	81.79%	\$ 535,096,240	78.10%	\$ 84,001,086	15.70%	\$ 619,097,326	81.79%	\$ 613,824,675	81.34%	\$ 5,272,652	0.86%
Allowance for Credit Losses (Note 2)	(30,645,849)	-4.05%	(21,265,873)	-3.10%	(9,379,976)	44.11%	(30,645,849)	-4.05%	(30,645,849)	-4.06%	-	0.00%
Loans, Net	588,451,477	77.74%	513,830,367	75.00%	74,621,110	14.52%	588,451,477	77.74%	583,178,826	77.28%	5,272,652	0.90%
Cash & Equivalents (Note 3)	38,108,807	5.03%	27,153,849	3.96%	10,954,959	40.34%	38,108,807	5.03%	43,753,859	5.80%	(5,645,052)	-12.90%
Investments (Net of ACL)	101,298,113	13.38%	117,442,601	17.14%	(16,144,488)	-13.75%	101,298,113	13.38%	100,723,941	13.35%	574,172	0.57%
Investment in CUSO BCA/BAIA	654,301	0.09%	559,595	0.08%	94,706	16.92%	654,301	0.09%	654,301	0.09%	-	0.00%
Fixed Assets, Net	11,601,378	1.53%	11,220,143	1.64%	381,235	3.40%	11,601,378	1.53%	11,521,184	1.53%	80,194	0.70%
Prepaid Expenses	678,647	0.09%	579,410	0.08%	99,236	17%	678,647	0.09%	388,579	0.05%	290,068	74.65%
Interest Receivable	2,894,486	0.38%	2,905,000	0.42%	(10,514)	-0.36%	2,894,486	0.38%	2,739,539	0.36%	154,947	5.66%
Other Assets	13,110,749	1.73%	11,339,744	1.66%	1,771,005	15.62%	13,110,749	1.73%	11,582,104	1.53%	1,528,645	13.20%
Works of Art	107,619	0.01%	107,619	0.02%	0	0%	107,619	0.01%	107,619	0.01%	0	0.00%
TOTAL ASSETS	\$ 756,905,577	100.00%	\$ 685,138,327	100.00%	\$ 71,767,250	10.47%	\$ 756,905,577	100.00%	\$ 754,649,952	100.00%	\$ 2,255,625	0.30%
<u>LIABILITIES & EQUITY</u>												
LIABILITIES												
Share Savings (Note 4)	\$ 391,775,974	51.76%	\$ 364,678,945	53.23%	\$ 27,097,029	7.43%	391,775,974	51.76%	\$ 391,871,240	51.93%	\$ (95,265)	-0.02%
Share Draft	34,648,837	4.58%	31,351,190	4.58%	3,297,646	10.52%	34,648,837	4.58%	34,386,242	4.56%	262,594	0.76%
Share Certificates	245,421,766	32.42%	211,928,568	30.93%	33,493,198	15.80%	245,421,766	32.42%	242,751,829	32.17%	2,669,937	1.10%
TOTAL SHARES	\$ 671,846,577	88.76%	\$ 607,958,704	88.74%	\$ 63,887,873	10.51%	\$ 671,846,577	88.76%	\$ 669,009,311	88.65%	\$ 2,837,266	0.42%
Accrued Liabilities (Note 5)	10,404,737	1.37%	8,300,704	1.21%	2,104,033	25.35%	10,404,737	1.37%	13,401,501	1.78%	(2,996,764)	-22.36%
Dividend & Interest payable on Deposits (Note 6)	543,251	0.07%	754,219	0.11%	(210,968)	-27.97%	543,251	0.07%	333,005	0.04%	210,246	63.14%
TOTAL OTHER LIABILITIES	10,947,988	1.45%	\$ 9,054,922	1.32%	\$ 1,893,065	20.91%	\$ 10,947,988	1.45%	\$ 13,734,506	1.82%	\$ (2,786,519)	-20.29%
TOTAL LIABILITIES	\$ 682,794,564	90.21%	\$ 617,013,626	90.06%	\$ 65,780,938	10.66%	\$ 682,794,564	90.21%	\$ 682,743,817	90.47%	\$ 50,747	0.01%
EQUITY												
Undivided Earnings	68,885,122	9.10%	61,934,494	9.04%	6,950,628	11.22%	68,885,122	9.10%	68,885,122	9.13%	0	0.00%
Accum Unrealized Gain/Losses AFS	(7,368)	0.00%	(104,038)	-0.02%	96,670	-92.92%	(7,368)	0.00%	(7,888)	0.00%	520	-6.60%
Net Income	5,233,259	0.69%	6,294,245	0.92%	(1,060,987)	-16.86%	5,233,259	0.69%	3,028,901	0.40%	2,204,358	72.78%
TOTAL EQUITY	\$ 74,111,013	9.79%	\$ 68,124,701	9.94%	\$ 5,986,312	8.79%	\$ 74,111,013	9.79%	\$ 71,906,135	9.53%	\$ 2,204,878	3.07%
TOTAL LIABILITIES AND EQUITY	\$ 756,905,577	100.00%	\$ 685,138,327	100.00%	\$ 71,767,250	10.47%	\$ 756,905,577	100.00%	\$ 754,649,952	100.00%	\$ 2,255,625	0.30%

